

Information to identify the case:

Debtor 1	<u>Anthony A DiProspero</u>	Social Security number or ITIN	xxx-xx-9660
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Janice M DiProspero</u>	Social Security number or ITIN	xxx-xx-4835
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-14572-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony A DiProspero

Janice M DiProspero

6/18/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Anthony A DiProspero
 Janice M DiProspero
 Debtors

Case No. 14-14572-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 43

Date Rcvd: Jun 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2019.

db/jdb
 cr +Anthony A DiProspero, Janice M DiProspero, 421 Periwinkle Drive, Deptford, NJ 08096-5109
 +The Heritage Homeowners Association, Inc., c/o Pinnacle Realty Services,
 151 Fries Mill Road, Unit 502, Turnersville, nj 08012-2016
 514703884 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514624750 Able Imaging, LLC, 2051 Springdale Road, Cherry Hill, NJ 08003-1603
 514624751 Accounts Recovery Bureau, PO Box 70256, Philadelphia, PA 19176-0256
 514624753 +AllCare Medical SNJ, PO Box 7401, Shawnee Mission, KS 66207-0401
 514750296 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 516493059 +FEDERAL NATIONAL MORTGAGE ASSOCIATION, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,
 6409 CONGRESS AVE., SUITE 100, BOCA RATON, FL 33487-2853
 514908197 +++Federal National Mortgage Association, (Fannie Mae)Creditor c/o Seterus, Inc, PO Box 1047,
 Hartford, CT 06143-1047
 514624758 +Heritage Home Owners Association, 151 Fries Mill Road Unit 502, Turnersville, NJ 08012-2016
 514624761 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
 518301155 +Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096,
 Dallas, TX 75261-9096
 518301156 +Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096,
 Dallas, TX 75261-9741, Nationstar Mortgage LLC D/B/A Mr Cooper 75261-9096,
 ATTN: Bankruptcy Dept
 514624766 Office Of Attorney General, Richard J Hughes Justice Complex, 25 Market Street, PO Box 112,
 Trenton, NJ 08625-0112
 514624768 +PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 514624767 Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
 514624770 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 514997269 +The Heritage Homeowners Association, Inc., c/o George C. Greatrex, Jr., Esquire,
 SHIVERS, GOSNAY & GREATREX, LLC, Cherry Hill Plaza, Suite 309, 1415 Route 70 East,
 Cherry Hill, NJ 08034-2210
 514624774 UPHS PPMC Patient Pay, PO Box 824314, Philadelphia, PA 19182-4314
 514624773 Underwood Memorial Hospital, 509 North Broad Street, Woodbury, NJ 08096-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 19 2019 00:14:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 19 2019 00:14:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514870995 +EDI: AFNIRECOVERY.COM Jun 19 2019 03:43:00 Afni, Inc, PO Box 3667,
 Bloomington, IL 61702-3667
 514624754 EDI: AMEREXPR.COM Jun 19 2019 03:43:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 514767836 EDI: BECKLEE.COM Jun 19 2019 03:43:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514624755 +EDI: BANKAMER2.COM Jun 19 2019 03:43:00 Bank Of America, PO Box 17054,
 Wilmington, DE 19850-7054
 514624756 +EDI: CITICORP.COM Jun 19 2019 03:43:00 Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 514624757 EDI: RMSC.COM Jun 19 2019 03:43:00 GEICB/JCPenny, PO Box 960090,
 Orlando, FL 32896-0090
 514624760 +EDI: HFC.COM Jun 19 2019 03:43:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 514624759 EDI: CITICORP.COM Jun 19 2019 03:43:00 Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 514624765 +EDI: IRS.COM Jun 19 2019 03:43:00 Internal Revenue Service, 1601 Market Street,
 Philadelphia, PA 19103-2301
 514731769 EDI: JEFFERSONCAP.COM Jun 19 2019 03:43:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 514887705 EDI: RESURGENT.COM Jun 19 2019 03:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 514854314 EDI: PRA.COM Jun 19 2019 03:43:00 Portfolio Recovery Associates, LLC,
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541
 514843368 EDI: PRA.COM Jun 19 2019 03:43:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 514629464 +E-mail/Text: bankruptcy@pseg.com Jun 19 2019 00:13:12 PSEG, PO BOX 490,
 Cranford, NJ 07016, Att:Bankruptcy Dept 07016-0490
 514704009 EDI: Q3G.COM Jun 19 2019 03:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514624771 EDI: TDBANKNORTH.COM Jun 19 2019 03:43:00 TD Bank, 70 Gray Road, Falmouth, ME 04105

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 43

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514846133 EDI: TDBANKNORTH.COM Jun 19 2019 03:43:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
514624772 EDI: TFSR.COM Jun 19 2019 03:43:00 Toyota Financial Services, P.O. Box 5855,
Carol Stream, IL 60197-5855
514643421 EDI: TFSR.COM Jun 19 2019 03:43:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
514624775 +EDI: WFFC.COM Jun 19 2019 03:43:00 Wells Fargo, PO Box 1697, Winterville, NC 28590-1697
514720548 EDI: WFFC.COM Jun 19 2019 03:43:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
514794680* American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514624763* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)
514624762* Internal Revenue Service, Special Procedure Branch, PO Box 744,
Springfield, NJ 07081-0744
514624764* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
514624752 ##Advanced Orthopaedic Centers, PO Box 4337, Lancaster, PA 17604-4337
514624769 ##Seterus, PO Box 2008, Grand Rapids, MI 49501-2008

TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
George C. Greatrex, Jr. on behalf of Creditor The Heritage Homeowners Association, Inc.
ggreatrex@sgglawfirm.com, kmuchler@verizon.net
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Laura M. Egerman on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc.
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc.,
PATRICK.LACSINA@GMAIL.COM
Seymour Wasserstrum on behalf of Debtor Anthony A DiProspero mylawyer7@aol.com,
ecf@seymourlaw.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Seymour Wasserstrum on behalf of Joint Debtor Janice M DiProspero mylawyer7@aol.com,
ecf@seymourlaw.net

Sindi Mncina on behalf of Creditor Federal National Mortgage Association (Fannie Mae)
smncina@rascrane.com

TOTAL: 11